



Citizen's Platform for SDGs, Bangladesh

এসডিজি বাস্তবায়নে নাগরিক প্ল্যাটফর্ম, বাংলাদেশ



Dialogue on

Challenges for Migration in Light of the SDGs *Context of Bangladesh*

Organised by
Citizen's Platform for SDGs, Bangladesh and BRAC

Keynote presentation by

Mustafizur Rahman

Distinguished Fellow, Centre for Policy Dialogue (CPD)
Core Group Member, Citizen's Platform for SDGs, Bangladesh

6 May 2018 | Sylhet





Contents

- Section I: Introduction
- Section II: National Strategies and Global Commitments
- Section III: Salient Features of Migrants
- Section IV: Sylhet in the Migration Dynamics
- Section V: Challenges Confronting Bangladeshi Migrants
- Section VI: Addressing the Challenges
- Section VII: Concluding Remarks



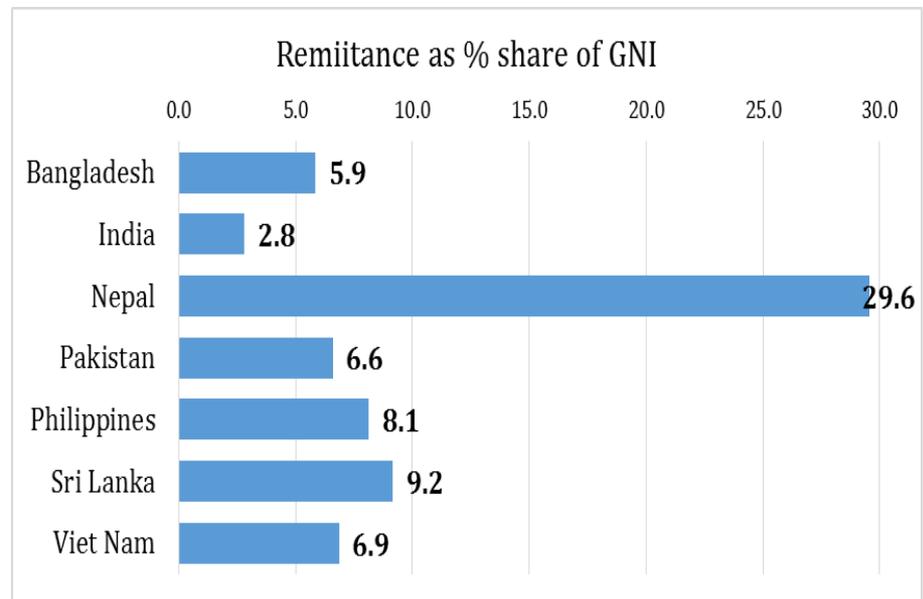
Section I: Introduction

- In terms of both employment and forex earnings, the discourse on migration is important for Bangladesh
- Workers' remittances have emerged as one of the most important sources of foreign exchange earnings in developing countries, **outweighing combined forces of FDI and foreign aid flows**
- Globally, from only **USD 2.0 bln** sent in **1970** from **11** countries, remittance transfer is estimated to have reached **USD 583 bln** in **2014** from **180** countries sent by 190 million migrant workers worldwide
 - Global remittance flows have averaged about **20%** growth per annum since mid-1970s
 - In contrast, the average GDP growth was less than **5%** for the receiving countries over the corresponding period



Section I: Introduction

- Share of Bangladesh's current stock of migrant workers to working age population at present stands at **4.9%** (current estimated stock: **5.0 mln**; total cumulative number of migrants: **9.5 mln**)
- Of those entering Bangladesh's labour market each year, about **one-fourth** (equivalent) travel overseas as migrant workers
- Bangladesh is the 9th highest remittance receiving country in the world
- Remittance inflows to Bangladesh have reached USD 12.8 bln in FY2016-17 - an increase of 20 times over a period of two and a half decades (USD 0.7 billion in 1990; USD 1.9 bln in FY2000 and USD 3.8 bln in FY2005); highest of USD 15.3 bln in FY2014-15
- Total remitted amount was equivalent to **5.9%** of Bangladesh's GNI in 2016





Section I: Introduction

Impact of Remittances

- Remittances contribute to both **micro-household** level well-being and **macro-stability** in Bangladesh:
- At **the macro-level**: replenish forex reserves; contribute to domestic demand creation; stimulate rural farm and non-farm economic activities; help maintain healthy external balances; play an important role in economic growth and development of Bangladesh
- At **the households level**: contribute to raising household level income and consumption and savings and investment; help sustained graduation from poverty; help improve health and education entitlements and support asset and human capital accumulation
- The Seventh Five Year Plan (7FYP) articulates the **importance of remittances** and mentions about the **positive role** remittances play in raising income level of particularly low-income and marginalised households

Section II: National Strategies and Global Commitments



- ***Contribution of migrant workers and remittances have been recognised in key national strategies and policies in Bangladesh and has also been highlighted in global fora and international commitments***
- Key GoB documents have set concrete targets towards (a) skill upgradation of migrant workers; (b) more effective use of remittances; (c) protection of labour rights and secured migration; (d) ensuring better social security of migrant workers and returnee migrants; (e) entrepreneurship development of migrant workers

The aspirations are reflected in:

- Seventh Five Year Plan (7FYP)
- National Sustainable Development Strategy 2010-21 (NSDS)
- Bangladesh Overseas Employment and Migrants Act 2013
- Overseas Employment Policy 2016

Section II: National Strategies and Global Commitments



Institutional and legal setup at national level

- A **separate Ministry of Expatriates' Welfare and Overseas Employment (MEWOE)**: has been working for overseas migrants' interests
- **Overseas Employment and Migrants Act 2013**: has been formulated
- **Overseas Employment Policy 2016**: articulates guiding policies to implement the strategy
- The **Probashi Kallyan Bank (PKB)**: set up in 2010 as a specialised bank designed in support of needs of migrant workers in the areas of banking and finance
- However, allocations for MEWOE has remained rather insignificant and unchanged

Allocation for the MEWOE in National Budgets (in crore Taka)

| Sector | Non development expenditure | | Development expenditure | | Total | |
|---------------------------|-----------------------------|-------------|-------------------------|-------------|----------------|-------------|
| | Avg. FY14-FY17 | FY18 | Avg. FY14-FY17 | FY18 | Avg. FY14-FY17 | FY18 |
| MEWOE | 185 | 274 | 277 | 412 | 462 | 686 |
| Total | 173,246 | 234,262 | 90,062 | 155,252 | 263,308 | 389,514 |
| MEWOE as % share of total | 0.11 | 0.12 | 0.31 | 0.27 | 0.18 | 0.18 |

Source: Various budget documents, Ministry of Finance

Section II: National Strategies and Global Commitments



Reflections in Global Fora

- Bangladesh is also participating in Colombo and Abu Dhabi processes and working closely with the ILO, IOM and other relevant organisations
- Reflections in other Global commitments
 - Istanbul Programme of Action (IPoA) for the LDCs (2011)
 - WTO Bali Package in support of the LDCs (2013)
 - UN Secretary General's Report (2015)
 - 2030 Agenda for Sustainable Development Goals (SDGs) (2015)
- Bangladesh has played a key role to include targets related to migration and remittances in the SDGs

Section II: National Strategies and Global Commitments



Global commitments for social protection of migrant workers

❖ **UN convention on migrant rights**

- ❖ International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families

❖ **ILO conventions**

- ❖ 1925: 19. Equality of Treatment (Accident Compensation) Convention
- ❖ 1949: 97. Migration for Employment Convention
- ❖ 1975:143. Migrant Workers (Supplementary Provisions) Convention
- ❖ 1962: 118. Equality of Treatment (Social Security) Convention
- ❖ 1982: 157. Maintenance of Social Security Rights Convention

❖ **SDGs: Global commitments in place to safeguard the rights and interests of migrant workers**

- ❑ However, no GCC country has ratified these conventions as yet; call for global initiatives for ratification and enforcement (*chart in the next slide*)

Section II: National Strategies and Global Commitments



Table: International Conventions ratified by the home and host countries

| Country names | UN Convention on Migrants' Rights | ILO Convention, 1925 (No. 19) | ILO Convention (Revised), 1949 (No. 97) | ILO Convention, 1975 (No. 143) | ILO Convention, 1962 (No. 118) | ILO Convention, 1982 (No. 157) |
|---------------------|-----------------------------------|-------------------------------|---|--------------------------------|--------------------------------|--------------------------------|
| <i>Home country</i> | | | | | | |
| Bangladesh | Signatory | Ratified | | | Ratified | |
| India | | Ratified | | | Ratified | |
| Indonesia | Signatory | Ratified | | | | |
| Pakistan | | Ratified | | | Ratified | |
| Philippines | Ratified | Ratified | Ratified | Ratified (as a host country) | | Ratified |
| Sri Lanka | Ratified | | | | | |
| Tanzania | | | Ratified | | | |
| <i>Host country</i> | | | | | | |
| Bahrain | | | | | | |
| Italy | | Ratified | Ratified | Ratified | Ratified | |
| KSA | | | | | | |
| Kuwait | | | | | | |
| Libya | | | | | Ratified | |
| Malaysia | | Ratified | | | | |
| Maldives | | | | | | |
| Mauritius | | Ratified | Ratified | | | |
| Oman | | | | | | |
| Qatar | | | | | | |
| Singapore | | Ratified | | | | |
| South Korea | | Ratified | | | | |
| UAE | | | | | | |
| United Kingdom | | Ratified | Ratified | | | |
| USA | | | | | | |

Source: Retrieved from: <http://unesdoc.unesco.org/images/0014/001435/143557e.pdf> and <http://www.ilo.org/> (Accessed on 5 October 2015)



Agenda 2030: Goals, Targets and Indicators

• Migration related SDGs

8 DECENT WORK AND ECONOMIC GROWTH

Target 8.8
*Protect **labour rights** and **promote safe and secure working environments** for all workers, including migrant workers, in particular **women migrants**, and those in **precarious employment***

Indicator 8.8.1 Frequency rates of fatal and non-fatal occupational injuries, by sex and migrant status

Indicator 8.8.2 Increase in national compliance of labour rights (freedom of association and collective bargaining) based on ILO textual sources and national legislation, by sex and migrant status

10 REDUCED INEQUALITIES

Target 10.7
*Facilitate **orderly, safe, regular and responsible migration** and mobility of people, including through the **implementation of planned and well-managed migration policies***

Indicator 10.7.1 Recruitment cost borne by employee as a proportion of yearly income earned in country of destination

Indicator 10.7.2 Number of countries that have implemented well-managed migration policies

Target 10.c
*By 2030, **reduce to less than 3% the transaction costs of migrant remittances** and eliminate remittance corridors with costs higher than 5%*

Indicator 10.c.1 Remittance costs as a proportion of the amount remitted

Other SDGs closely associated with migration

| | | | | | | |
|-------------------------|---|--------------------------------|------------------------------|------------------------------|--|--|
| 1 NO POVERTY | 3 GOOD HEALTH AND WELL-BEING | 4 QUALITY EDUCATION | 5 GENDER EQUALITY | 13 CLIMATE ACTION | 16 PEACE, JUSTICE AND STRONG INSTITUTIONS | 17 PARTNERSHIPS FOR THE GOALS |
|-------------------------|---|--------------------------------|------------------------------|------------------------------|--|--|



Section III: Salient Features of Migrants

Some stylised facts about Bangladeshi migrant workers and remittances

- **Bangladeshi migrants are young, when they go and when they return**
 - About **9.5 mln people** have gone abroad/migrated from Bangladesh to 157 destinations (with **5.0 mln existing stock**)
 - Average age was about **32 years** and **average stay to be five to six years** for each migrant in the host country
- **Saudi Arabia continues to host highest concentration of Bangladeshi migrants**
 - However, **destination dynamics is shifting** from Middle-East countries to East-Asian ones (Malaysia, Singapore and South Korea); some new ones (Lebanon and Jordan)
- **Educational attainment of the migrant workers remains fairly low**
 - About **86.3% of** the Bangladeshi migrants have only **secondary or lower levels** of formal education



Section III: Salient Features of Migrants

- **In recent years, outbound female migration has increased – particularly a significant rise has been observed in the GCC countries**
 - Female migrant workers accounted for only 3.8% of Bangladeshi's total overseas labour force
- **Migration cost is significantly high in most of the destinations**
- **Bangladesh is a major supplier of predominantly low skilled/unskilled workers**
 - **46.2%** of total stock were **low skilled/unskilled** – mostly concentrated in the Gulf countries. However, the **7FYP** aims to take the share of **skilled/semi-skilled** workers to **60%**
 - **Seven out of eight migrants did** not receive any training prior to their departure to host countries (87% of total)
 - BBS (2014) study found that **per capita remittance transfer** was significantly higher for migrants who had received **pre-departure training** compared to migrant workers **who had not**



Section III: Salient Features of Migrants

- **Average remitted amount was relatively low**
 - IOM (2010) shows, **per capita remittance is significantly low** for Bangladeshi migrants compared to other countries of the region → **India: USD 4,843; China: USD 6,112; Philippines: USD 4,982; Bangladesh: USD 1,672**
 - According to BBS surveys, annual remittance receipt by a Bangladeshi migrant's household was about **USD 3,618 in 2015** which was **2,084 in 2013**
- **Remittance sending cost from important host countries to Bangladesh is comparatively low**
 - On average, **5 transactions** were made by the migrant workers annually and a large number of migrants send remittance of **between USD 200 and USD 400** per transaction
- **The propensity to save/invest among Bangladeshi remitters' households was not negligible, but savings not significant**
 - While about 40% remittance receiving households tend to save – their average amount of savings was only 8% of total remittance income (BBS 2016)
 - A large part of received remittance went for spending on consumption, construction of dwelling houses, repayment of loan taken to go abroad and land purchase
 - About 60% RRHH annually spent less than Tk. 20,000 on investments in 2015



Section III: Salient Features of Migrants

- **Access to financial facilities are rather poor for migrant workers**
 - A number of studies found **informal channel transfer** of remittances to the tune to **46-82%** of total remitted sum
 - About **60% of the respondent remittance recipients** had **bank accounts** (BBS, 2014)
 - Drawing arrangements of various types are in operation for sending remittance to Bangladesh through the different corridors; license is granted for subsidiary companies
- **Work place safety and social protection of Bangladeshi migrants were often compromised**
 - Due to limited bargaining capacities and lack of appropriate legal frameworks in place, migrant workers often face various vulnerabilities in host countries



Section IV: Sylhet in the Migration Dynamics

- According to BMET data, Sylhet District has **13th largest overseas migrants stock** amongst 64 districts in Bangladesh
 - In 2017, 25,345 migrants have left Sylhet, comprising 2.5% all Bangladeshis left in 2017
- Majority of Sylheti migrants are Europe-based
 - Existence of strong Diaspora community

Sylhet Division in Migration discourse

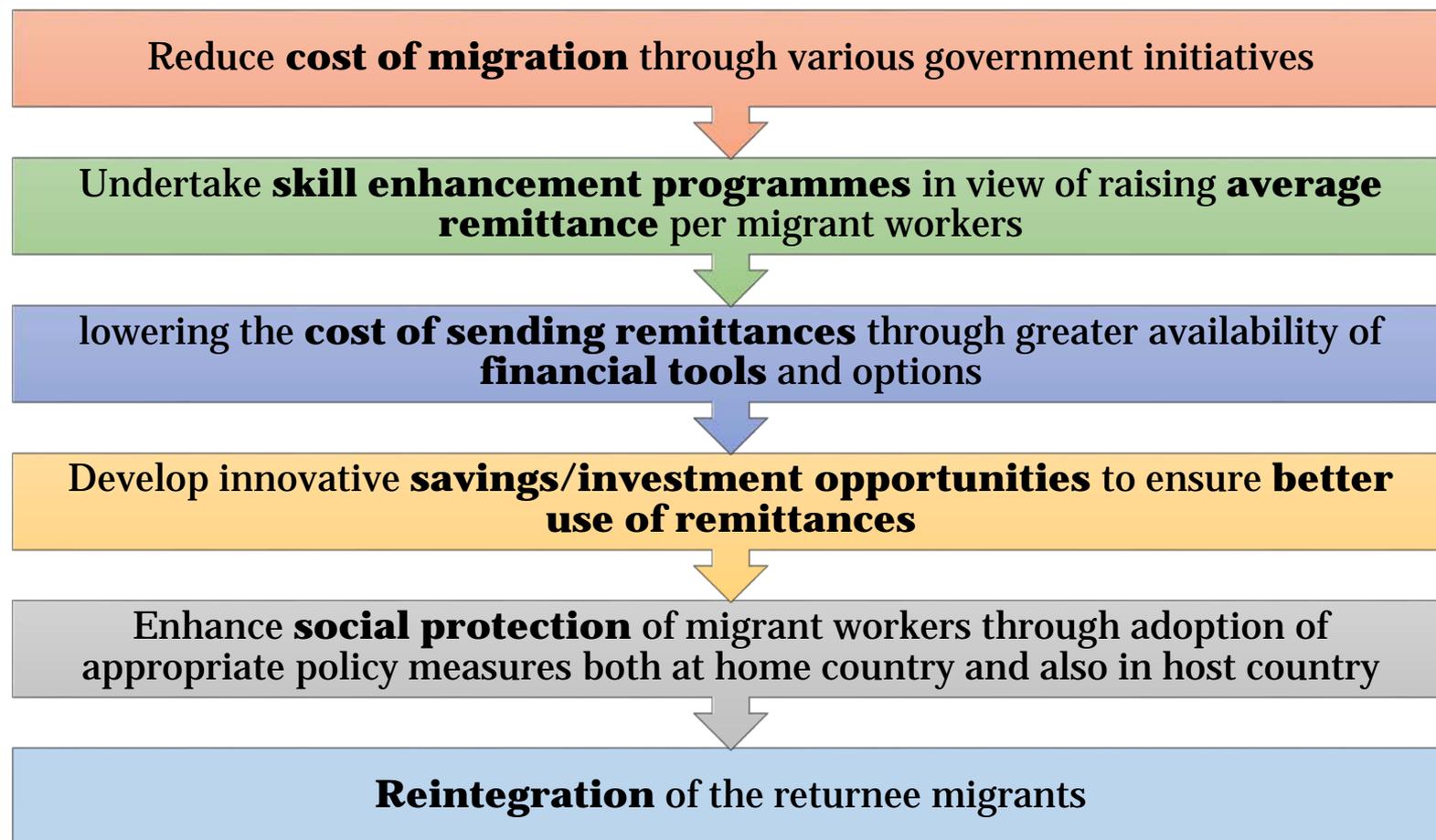
| Indicators | National | Dhaka Division | Sylhet Division | Sylhet's rank |
|--|----------|----------------|-----------------|--|
| Average remittance received by each HH in 2015 (Tk.) | 289,493 | 339,556 | 3,21,401 | 2nd |
| Principal remittance recipient is 'Male' (% share) | 45.6 | 43.1 | 62.8 | 1st |
| Investment by number of RRHs (% of total RRHs) | 47.2 | 40.8 | 45.5 | 5th |
| Average investment (as % share of remittance amount) | 25.3 | 27.4 | 22.6 | 5th following Dhaka, Barishal, Khulna and Chottogram |
| Average investment from remittance (Tk.) in 2015 | 76,547 | 98,469 | 75,288.3 | 3rd after Dhaka and Barishal |

Source: BBS (2016).

Section V: Challenges Confronting Bangladeshi Migrants



- Based on the salient features one may identify the following broad category of concerns as regards Bangladeshi migrants that need to be addressed



Section V: Challenges Confronting Bangladeshi Migrants



Cost of migration

- Cost of outward migration remains significantly high in almost all sending countries
- Some of the authorised recruiters charged fees which went beyond the ceilings set by respective regulatory authorities - fraud and deceit were also common
- Placement fees are at the centre of most recruitment irregularities
 - IOM (2010) found, nearly three times higher than the official maximum fees was charged by informal sources
 - Various intermediaries (and other agents) accounted for about 76% of the total costs; other studies found similar picture for Cambodia (54%) and Lao PDR (67%)
- Low-skilled migrants, in general, pay more in terms of placement fees relative to their expected income

Break-down of the Costs of Migration in Bangladesh

| Items of costs | Mean Expenses (USD) | Percentage |
|----------------------|---------------------|--------------|
| Government fee | 25 | 0.8 |
| Agency | 326 | 10.3 |
| Visa | 296 | 9.3 |
| Ticket fare | 78 | 2.5 |
| Intermediary | 1,887 | 59.5 |
| Other helpers | 559 | 17.6 |
| Mean expenses | 3,171 | 100.0 |

Source: IOM (2010)

Section V: Challenges Confronting Bangladeshi Migrants



Access to financial tools for reducing cost of sending remittances

- The number of unbanked people worldwide is **about 2.5 bln** (WB, 2015)
- About **50% of RRHHs** are reported to receive remittances through bank accounts in Bangladesh (BBS, 2016)
- It is estimated that if the cost of sending remittances could be **reduced by 5%**, remittance recipient developing countries would **additionally receive USD 16.0 bln**
- Cost of sending remittances to **South Asia has come down notably** over the past years, and at present, it is relatively low when compared to Sub-Saharan Africa and other parts of the world
- Informal remittance tends to be higher in LDCs compared to other developing countries

Informal Remittance Inflows, Selected Countries

| Country | Reporting Year | Informal Inflow (% of Total) |
|---|----------------|------------------------------|
| <i>LDCs</i> | | |
| Bangladesh | 2003 | 54 |
| Mali | 2004 | 70 |
| Senegal | 2004 | 70 |
| Uganda | - | 80 |
| Lesotho | 2005-06 | 87 |
| <i>Other Developing Countries</i> | | |
| Armenia | 2004 | 38 |
| Dominican Republic | 2000-2002 | 15 |
| El Salvador | 1997 | 20 |
| Guatemala | 2004 | 5 |
| Moldova | 2004 | 47 |
| Philippines and Spatafora (2000) and Nalane et al. (2014) | 2000 | 41 |

Section V: Challenges Confronting Bangladeshi Migrants



Access to financial tools for reducing cost of sending remittances (cont.)

What are the challenges?

- Worldwide anti-money laundering/counter-terrorist financing (**AML-CTF**) drive has put MTO businesses under considerable pressure. This is making the MTOs to undertake extensive compliance measures including implementation of *know your customer (KYC)* and *customer due diligence (CDD)* process etc.
- **Lack of market competition** in the remittance market has emerged as an issue
- MTOs have greater bargaining capacity over local banks since they are now allowed to undertake drawing arrangement with **a single bank**. **Number of subsidiary banks** overseas need to be increased
- **Destination countries** for Bangladesh's migrant workers are becoming more **diversified**. It is not easy to send money, through formal channels, from a number of new host countries
- **Institutional capacity of post offices** are not strong enough to handle remittance transfer to Bangladesh although in some countries these are the cheapest way to send remittances (e.g. Indonesia; China; Papua New Guinea)

Section V: Challenges Confronting Bangladeshi Migrants



Access to financial tools for reducing cost of sending remittances (cont.)

Global best practices as regards use of innovative mechanisms for reducing cost of sending remittances

| <i>Mechanism</i> | <i>Key features</i> |
|---------------------------------------|--|
| Online sender | <ul style="list-style-type: none"> → From US to Philippines ○ Cash-in by using MTO's websites ○ Cash out options such as cash pick-up, bank account or mWallet ○ Cost of transfer ranges from USD 0 to USD 4.99 depending on the channel and speed of delivery ○ Extended the service to Mexico and India <p>Example: <i>Remitly and GCash</i></p> |
| Remitting to a cash substitute | <ul style="list-style-type: none"> → From US to Dominican Republic ○ card-based remittance service ○ General or directed purchase using retailer's gift card ○ no need of foreign currency exchange ○ no exchange of actual cash <p>Example: <i>Regalii</i></p> |
| End to end mobile deployments | <ul style="list-style-type: none"> → From France to Mali and Madagascar ○ Money transfer through <i>MTN</i> and <i>Orange</i> mobile service ○ cost of sending is fixed at EUR 5 <p>Example: <i>MFS Africa</i></p> |
| Remitting a direct payment | <ul style="list-style-type: none"> → From multiple countries to Senegal ○ Direct payment service to pay utility bills in the home country ○ Payment is facilitated directly by the MTOs/ agents <p>Example: <i>Willstream</i></p> |

Section V: Challenges Confronting Bangladeshi Migrants

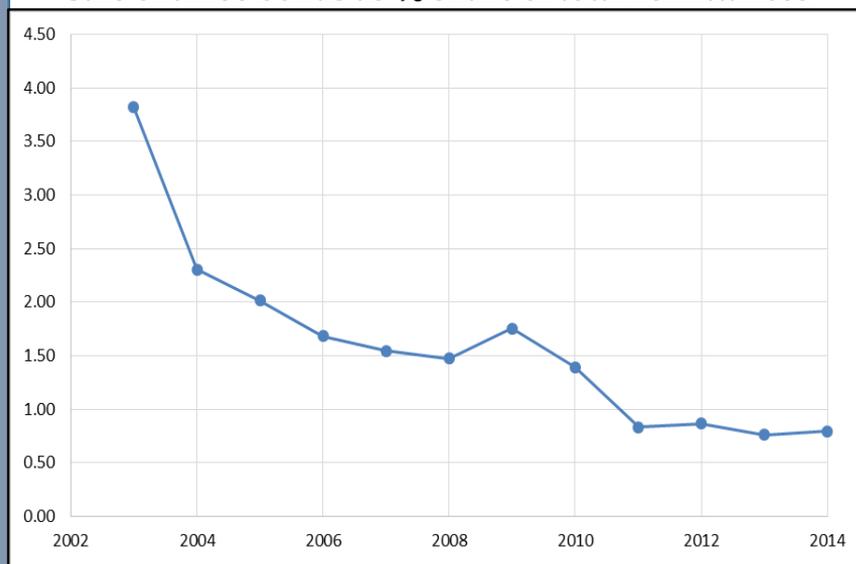


Better use of remittances through savings/investment opportunities

- Only 25% of total remittance income went to investment (BBS 2016)

- **Three investment schemes** are available
 - Wage-Earners Development Bond (WEDB),
 - USD Premium Bond and
 - USD Investment Bond
- Principal and interest both are free of **income tax** for all schemes
- WEDB can be used as **security for any loan** and it provides **death risk benefit up to 40% to 50%**

Sale of three bonds as % share of total remittances



Source: Bangladesh Bank reports (various years)

- Total sale of three bonds as % share of total remittances is significantly low and declining

Section V: Challenges Confronting Bangladeshi Migrants



Global good practiced instruments for financial inclusion and investment tools

- Host country specific **financial education** (in Qatar for Indian migrants)
- Diverse range of savings instruments such as Diaspora bond, savings bond, development bond aimed at **small-scale migrant savers** (India)
- Host country based **pension scheme** (in UAE for Sri Lankan migrants)
- **Housing loan** savings programme (Philippines)
- **Country-specific reintegration programme** (for Gulf-returnee migrants of India) through credit mechanism
- **Mobile financial services** including retail and utility payments (Philippines, Senegal)

Section V: Challenges Confronting Bangladeshi Migrants



- **Good practices of investment tools in India, Philippines and Sri Lanka**

| Schemes | India | Philippines | Sri Lanka |
|--|--|---|---|
| Investment instruments | Diaspora Bond | The DFA-Proposed OFW Savings Bond | Development bond; Rupee denominated treasury bills and treasury bonds |
| Financial education | Mandatory pre-departure orientation course, by Pravasi Bandhu Welfare Trust (in host country, Qatar) | Pre-Departure Education Program (PDEP) by OWWA | |
| Government Savings, pension and insurance Scheme | Mahatma Gandhi Pravasi Suraksha Yojana by MOIA | SSS Flexi-Fund (voluntary provident fund); Pag-IBIG Overseas Program (a housing loan savings programme) | Pension scheme; Compulsory insurance scheme (in UAE); NITF; videsha rakiya by SLBFE |
| Savings and investment programmes for returnee migrants | Gulf-returnee entrepreneurship promotion | MS-AI program by AMC and Unlad Kabayan(NGO collaboration) | |
| Mobile financial service | | Smart Money , GCash | |

Source: SSS (2015), SLBFE (2015), Ofreneo & Samonte (2005), Atkinson & Messy (2015).

Section V: Challenges Confronting Bangladeshi Migrants



Social protection

- There is an increasing need to bring migrant workers and families, in host and home countries, within the ambit of social security programme
- Recent surge in female migrants have put additional importance to this

Bangladesh's commitments to global fora

- ❖ Signatory of UN convention on migrants' rights
- ❖ Ratified ILO convention 1925 and 1962
- ❖ Joined in Colombo Process
- ❖ Participated in Abu Dhabi Dialogue

Globally practiced Social Security Schemes

- **Unilateral** (Barbados)
- **Bi-lateral**
- **Multilateral** (CARICOM, Colombo Process)
- ✓ National Social Protection Acts
- ✓ MoU signed between host and home countries

What's missing

- ❖ **No comprehensive policy** for social security and protection of migrant workers
- ❖ No dedicated component **in NSSS targeting migrants**
- ❖ No **bilateral social security** schemes signed with host countries

Section V: Challenges Confronting Bangladeshi Migrants



Social protection (cont.)

What are the challenges?

❖ **Pre-departure stage**

- ❑ Private agents usually do not provide copy of work permit
- ❑ Often introduce important documents at last minute before flight and hardly migrants get any time to review documents

❖ **In host country**

- ❑ **Small companies** (specially in the middle east) usually do not follow national regulation and pay less than the contract wage
- ❑ **Support needed:** health emergency; absence of insurance, expiry of visa, visa cancellation, inability to extend visa, passport disputes, and end of passport validity, End of work permit/ termination , contractual problems , poor working conditions are the main reasons

Section V: Challenges Confronting Bangladeshi Migrants



Social protection (cont.)

Global good practices

- ❖ **Philippine Overseas Workers Welfare Administration (OWWA)** provides core migrants' services to all its members (membership is mandatory)
- ❖ **The Philippines government provides social security coverage to overseas Filipinos**
 - ❑ Voluntary **insurance with the Social Security System (SSS)**
 - ❑ Supplementary **pension savings** (SSS Flexi-Fund)
 - ❑ Overseas Workers Program of the Philippines **Health Insurance** Corporation (PhilHealth)
 - ❑ The SSS and the PhilHealth provide assistance to Filipino migrant workers through their overseas branch offices in 13 countries
- ❖ The Jordanian national social security system, administered by the Social Security Corporation (SSC), **provides old-age, disability and death benefits** to Jordanians working abroad

Section V: Challenges Confronting Bangladeshi Migrants



Social protection (cont.)

Regional good practices

- ❖ **India** has emergency hospitalisation, welfare fund in missions abroad, schemes for domestic and unskilled workers, employment contract violation compensation, hospitalisation coverage to the family of dead or permanently disabled migrants, maternity benefits
- ❖ Bureau of Emigration of Overseas Employment and the State Life Insurance Corporation of **Pakistan** provides **overseas migrants group insurance**
- ❖ **Sri Lanka** has emergency hospitalisation, permanent disability and **insurance schemes**



Section VI: Addressing the Challenges

The aforesaid concerns ought to be urgently addressed through appropriate measures:

- Set up **databank for returnee migrants** to appropriately address issues of proper integration of migrant workers
- Enhance **budgetary allocations** towards **skills development** of migrant workers
- Strengthen **enforcement of government's directives** as regards **migration-related costs**
- Ensure sustainable **economic upliftment and welfare** of the migrants and migrant households
- **Realise the targets** set in the 7FYP and Perspective Plans, Bangladesh Overseas Employment and Migrants Act 2013, NSDS, NSSS
- Send **more skilled workers** with potentially higher income
- Take measures in view of **increased participation of Bangladeshi women** in the global labour market



Section VI: Addressing the Challenges

- **Diversify** overseas **migration market** away from the traditional ones
- Support ongoing global efforts at **de-risking of remittances** taking cognisance of possible (adverse) implications
- Mitigate the adverse implications of **recent global developments** (e.g. Brexit)
- Strengthen government institutions such as BMET and DEMO and **partnering with civil society organisations** towards a **comprehensive migration policy**
- Address **pre-departure, on-site and upon return services** to promote migrant's welfare and by providing **legal support** and **ensuring safety and security of migrants**, particularly of female migrants in the gulf countries
- Promote the use of **savings vehicles** through improving upon the existing ones and introducing new ones
- Put in place **investment schemes** and **social security schemes** for returnee migrant workers



Section VI: Addressing the Challenges

- Involve civil society organisations and the private sector in **integrating unskilled return migrants** into the **domestic labour market**
- Need to address **second generation challenges** of financial inclusion and secured migration through appropriate policies and programmes



Section VII: Concluding Remarks

- Bangladesh's success in attaining the MDGs has been well appreciated by the global community
- If Bangladesh is to record similar success in achieving the SDGs, appropriate actions will need to be taken to address the concerns and advance the interests of Bangladesh's migrants community
- In view of the above, Bangladesh will need to do the needful to ensure progress to attain the relevant goals and targets of the SDGs
- Voluntary National Reporting (VNR) of Bangladesh should track the relevant milestones in terms of the progress made in view of the migration-related SDGs



Thank you